

Capital Analysis--Page 11

1 Net Loans & Leases (x)

1.1 UBPRED626

DESCRIPTION

Net Loans and Leases (x)

NARRATIVE

Unlike the other ratios displayed On the capital Analysis - Page 11, this ratio is multiple, e.g., shows the number of times net loans and lease-financing receivables exceed total equity capital. Net loans and leases equals the sum of loans and leases held for sale and loans and leases, net of unearned income and allowance from Schedule RC. Total bank equity capital is from Schedule RC.

FORMULA

IF(uc:UBPRD660[P0] > 0,PCT(uc:UBPRE119[P0],uc:UBPRD660[P0]), NULL)

2 Subord Notes & Debentures

2.1 UBPRED627

DESCRIPTION

Subordinated Notes and Debentures as a Percent of Total Bank Equity Capital

NARRATIVE

Subordinated Notes and Debentures from Schedule RC divided by Total Bank Equity Capital from Schedule RC.

FORMULA

IF(uc:UBPRD660[P0] > 0,PCTOF(uc:UBPR3200[P0],uc:UBPRD660[P0]), NULL)

3 Long Term Debt

3.1 UBPRED628

DESCRIPTION

Long Term Debt as a Percent of Total Bank Equity Capital

NARRATIVE

The sum of Subordinated Notes and Debentures from Schedule RC Federal Home Loan Bank Advances with a maturity of more than one year + other borrowings with a remaining maturity of more than one year from Schedule RC-M divided by Total Bank Equity Capital from Schedule RC.

FORMULA

IF(uc:UBPRD660[P0] > 0,PCTOF(uc:UBPRD469[P0],uc:UBPRD660[P0]), NULL)

4 Com RE & Related Ventures

4.1 UBP629

DESCRIPTION

Commercial Real Estate and Related Ventures as a Percent of Total Bank Equity Capital

NARRATIVE

The sum of construction and land development loans, nonfarm nonresidential mortgages, unsecured loans to finance commercial real estate, construction and land development, other real estate owned, investments in unconsolidated subsidiaries and associated companies divided by total bank equity capital from Schedule RC

FORMULA

IF(uc:UBPR9999[P0] > '1991-01-01' AND uc:UBPRD660[P0] > 0,PCTOF(uc:UBPRD489[P0],uc:UBPRD660[P0]), NULL)

5 Net Income

5.1 UBP630

DESCRIPTION

Net Income as a Percent of Average Bank Equity Capital

NARRATIVE

Net income from Schedule RI divided by average of total bank equity capital from Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA

IF(uc:UBPRD342[P0] > 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD342[P0]), NULL)

6 Dividends

6.1 UBP631

DESCRIPTION

Dividends as a Percent of Average Bank Equity Capital

NARRATIVE

Cash dividends declared on common & preferred stock from Schedule RI-A divided by average of total bank equity capital from Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA

IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE625[P0],uc:UBPRD342[P0]), NULL)

7 Retained Earnings

7.1 UBP025

DESCRIPTION

Retained Earnings to Average Total Equity

NARRATIVE

Net income, less cash dividends declared, divided by average equity capital.

FORMULA

IF(uc:[UBPRD342](#)[P0] > 0,PCTOFANN(uc:[UBPRE043](#)[P0],uc:[UBPRD342](#)[P0]), NULL)

8 Dividends to Net Operating Income

8.1 UBPRE633

DESCRIPTION

Dividends to Net Operating Income

NARRATIVE

Cash dividends declared on common & preferred stock from Schedule RI-A divided by net operating income (income or loss before extraordinary items and other adjustments) from Schedule RI-A.

FORMULA

IF(cc:RIAD4300[P0] > 0,PCTOF(uc:[UBPRE625](#)[P0],cc:RIAD4300[P0]), NULL)

9 Bank Eq Cap Min Int to Assets

9.1 UBPRJ245

DESCRIPTION

Bank Equity Capital plus Minority Interests to Total Assets

NARRATIVE

The sum of total bank equity capital and noncontrolling (minority) interests in consolidated subsidiaries from Schedule RC divided by total assets from Schedule RC.

FORMULA

PCTOF(uc:[UBPRG105](#)[P0],uc:[UBPR2170](#)[P0])

10 Total Equity Capital

10.1 UBPRE635

DESCRIPTION

Annual Growth Rate in Total Bank Equity Capital

NARRATIVE

Annual growth rate in total bank equity capital from Schedule RC. The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year.

FORMULA

PCTOF(uc:[UBPRD341](#)[P0],uc:[UBPRD343](#)[P0])

11 Equity Growth Less Asst Growth

11.1 UBP636

DESCRIPTION

Equity Growth Less Asset Growth

NARRATIVE

The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year. The "equity growth less asset growth" ratio is included in this grouping for analysis purposes even though it is not technically a growth rate.

FORMULA

uc:[UBPRE635](#)[P0] - uc:[UBPR7316](#)[P0]

12 Mortgage Servicing Rights

12.1 UBP637

DESCRIPTION

Mortgage Servicing Assets as a Percent of Total Bank Equity Capital

NARRATIVE

Mortgage servicing assets from Schedule RC-M divided by total bank equity capital from Schedule RC.

FORMULA

PCTOF(uc:[UBPR3164](#)[P0],uc:[UBPRD660](#)[P0])

13 Goodwill

13.1 UBP638

DESCRIPTION

Goodwill as a Percent of Total Bank Equity Capital

NARRATIVE

Goodwill from Schedule RC divided by Total Bank Equity Capital from Schedule RC.

FORMULA

PCTOF(uc:[UBPR3163](#)[P0],uc:[UBPRD660](#)[P0])

14 Purch Credit Card Relations

14.1 UBP639

DESCRIPTION

Purchased Credit Card Relationships as a Percent of Total Bank Equity Capital

NARRATIVE

Purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M divided by Total Bank Equity Capital from Schedule RC.

FORMULA

PCTOF(uc:[UBPRB026](#)[P0],uc:[UBPRD660](#)[P0])

15 All Other Intangibles

15.1 UBPRED640

DESCRIPTION

All Other Intangibles as a Percent of Total Bank Equity Capital

NARRATIVE

All other identifiable intangible assets from Schedule RC-M divided by total bank equity capital.

FORMULA

PCTOF(uc:[UBPRD652](#)[P0],uc:[UBPRD660](#)[P0])

16 Total Intangibles

16.1 UBPRED641

DESCRIPTION

Total Intangibles

NARRATIVE

the sum of Mortgage servicing assets from Schedule RC-M + goodwill from Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M + all other identifiable intangible assets from Schedule RC-M divided by total bank equity capital from Schedule RC.

FORMULA

PCTOF(uc:[UBPR2143](#)[P0],uc:[UBPRD660](#)[P0])

17 Tier One RBC to Risk-Wgt Assets

17.1 UBPRD487

DESCRIPTION

Tier One Risk Based Capital to Risk-Weighted Assets

NARRATIVE

Tier One Risk Based Capital Ratio from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7206](#)[P0]*100),null)

18 Total RBC to Risk-Weight Assets

18.1 UBPRD488

DESCRIPTION

Total Risk-Based Capital to Risk-Weighted Assets

NARRATIVE

Total risk-based capital ratio from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7205](#)[P0]*100),null)

19 Tier One Leverage Capital

19.1 UBPRD486

DESCRIPTION

Tier One Leverage Capital

NARRATIVE

Tier One Leverage Ratio from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7204](#)[P0]*100),null)

20 Def Tax Asset to T1 Cap

20.1 UBPRE664

DESCRIPTION

Deferred Tax Assets to Tier One Capital

NARRATIVE

(Net deferred tax assets from Schedule RC-F - disallowed deferred tax assets from Schedule RC-R) divided by tier one capital from Schedule RC-R.

FORMULA

PCTOF(uc:[UBPRD334](#)[P0],uc:[UBPRE644](#)[P0])

21 Perpetual Preferred

21.1 UBPR3838

DESCRIPTION

Perpetual Preferred Stock

NARRATIVE

Perpetual preferred stock and related surplus from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3838[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3838[P0], NULL))

22 Common Stock

22.1 UBPR3230

DESCRIPTION

Common Stock

NARRATIVE

Common stock from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3230[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3230[P0], NULL))

23 Surplus

23.1 UBPR3839

DESCRIPTION

Surplus

NARRATIVE

Surplus (excludes all surplus related to preferred stock) from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3839[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3839[P0], NULL))

24 Undivided Profits

24.1 UBPR3632

DESCRIPTION

Undivided Profits

NARRATIVE

Undivided profits (or retained earnings) from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3632[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3632[P0], NULL))

25 Accum Other Comp Income

25.1 UBPRB530

DESCRIPTION

Accumulated Other Comprehensive Income

NARRATIVE

Accumulated other comprehensive income from Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB530[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB530[P0], NULL))

26 Other Equity Capital Comp

26.1 UBPR130

DESCRIPTION

Other Equity Capital Components

NARRATIVE

Other equity capital components from Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA130[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA130[P0], NULL))

27 Total Bank Equity Capital

27.1 UBPR3210

DESCRIPTION

Total Bank Equity Capital

NARRATIVE

Total bank equity capital from Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3210[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3210[P0], NULL))

28 Minority Interest Cons Subs

28.1 UBPR3000

DESCRIPTION

Minority Interests in Consolidated Subsidiaries

NARRATIVE

Noncontrolling (minority) interests in consolidated subsidiaries from Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3000[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3000[P0], NULL))

29 Total Bank Capital & Min Int

29.1 UBPRG105

DESCRIPTION

Total Bank Capital and Minority Interests

NARRATIVE

Total equity capital from Schedule RC.

FORMULA

uc:[UBPR3000](#)[P0] + uc:[UBPR3210](#)[P0]

30 Subordinated Notes & Debentures

30.1 UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3200[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3200[P0], NULL))

31 Balance at Beginning of Period

31.1 UBPR3217

DESCRIPTION

Changes in Bank Equity - Balance at Beginning of Period

NARRATIVE

Changes in bank equity - total bank equity capital balance at beginning of period from Schedule RI-A

FORMULA

cc:RIAD3217[P0]

32 Net Income

32.1 UBPR4340

DESCRIPTION

Net Income

NARRATIVE

Net Income from Schedule RI.

FORMULA

cc:RIAD4340[P0]

33 Sales or Purchase of Capital

33.1 UBPRB509

DESCRIPTION

Changes in Bank Equity - Sales or Purchase of Capital

NARRATIVE

Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) from Schedule RI-A.

FORMULA

cc:RIADB509[P0] + cc:RIADB510[P0]

34 Merger & Absorptions

34.1 RIAD4356

DESCRIPTION

NARRATIVE

FORMULA

35 Restate due to Acctg Error&Chg

35.1 RIADB507

DESCRIPTION

NARRATIVE

FORMULA

36 Trans with Parent

36.1 RIAD4415

DESCRIPTION

NARRATIVE

FORMULA

37 Dividends

37.1 UBPRES625

DESCRIPTION

Cash Dividends Declared

NARRATIVE

All cash dividends declared on common and preferred stock year to date.

FORMULA

cc:RIAD4460[P0] + cc:RIAD4470[P0]

38 Other Comprehensive Income**38.1 RIADB511****DESCRIPTION****NARRATIVE****FORMULA****39 Balance at End of Period****39.1 UBPRD213****DESCRIPTION**

Changes in Bank Equity - Balance at End of Period

NARRATIVE

Changes in bank equity - total bank equity capital balance at end of period from Schedule RI-A.

FORMULA

IF(cc:RIAD3210[P0] = 0,uc:[UBPRD660](#)[P0],IF(IsNil(cc:RIAD3210[P0]),uc:[UBPRD660](#)[P0],cc:RIAD3210[P0]))

40 Mortgage Servicing Rights**40.1 UBPR3164****DESCRIPTION**

Mortgage Servicing Rights

NARRATIVE

Mortgage servicing assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3164[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3164[P0], NULL))

41 Purch Credit Card Relations.**41.1 UBPRB026****DESCRIPTION**

Purchased Credit Card Relationships

NARRATIVE

Purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB026[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB026[P0], NULL))

42 Other Intangibles**42.1 UBPR5507****DESCRIPTION**

Other Intangibles

NARRATIVE

All other identifiable intangible assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5507[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5507[P0], NULL))

43 Goodwill**43.1 UBPR3163****DESCRIPTION**

Goodwill

NARRATIVE

Goodwill from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3163[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3163[P0], NULL))

44 Total Intangibles**44.1 UBPR2143****DESCRIPTION**

Total Intangibles

NARRATIVE

the sum of Mortgage servicing assets from Schedule RC-M + goodwill from Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M + all other identifiable intangible assets from Schedule RC-M.

FORMULA

uc:[UBPR3163](#)[P0] + uc:[UBPR0426](#)[P0]

Referenced Concepts

UBPR0426

DESCRIPTION

OTHER IDENTIFIABLE INTANGIBLE ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0426[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0426[P0], NULL))

UBPR1415

DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

UBPR1480

DESCRIPTION

REAL ESTATE LOANS SECURED BY NONFARM NONRESIDENTIAL PROPERTIES

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

UBPR2143

DESCRIPTION

Total Intangibles

NARRATIVE

the sum of Mortgage servicing assets from Schedule RC-M + goodwill from Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M + all other identifiable intangible assets from Schedule RC-M.

FORMULA

uc:[UBPR3163](#)[P0] + uc:[UBPR0426](#)[P0]

UBPR2148

DESCRIPTION

NET DEFERRED TAX ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2148[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2148[P0], NULL))

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

UBPR2746**DESCRIPTION**

LOANS TO FINANCE COMMERCIAL REAL ESTATE, CONSTRUCTION, AND LAND DEVELOPMENT ACTIVITIES INCLUDED IN ITEMS 1766, 1563 FOR (FR Y-9C), IN ITEMS 1766, 1563 FOR (FFIEC 031), IN ITEMS 1766, 1564 FOR (FFIEC 032 AND 033), AND IN ITEMS 1766, 2080 FOR (FFIEC 034)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2746[P0], NULL))

UBPR3000**DESCRIPTION**

Minority Interests in Consolidated Subsidiaries

NARRATIVE

Noncontrolling (minority) interests in consolidated subsidiaries from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3000[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3000[P0], NULL))

UBPR3163**DESCRIPTION**

Goodwill

NARRATIVE

Goodwill from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3163[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3163[P0], NULL))

UBPR3164**DESCRIPTION**

Mortgage Servicing Rights

NARRATIVE

Mortgage servicing assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3164[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3164[P0], NULL))

UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3200[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3200[P0], NULL))

UBPR3210

DESCRIPTION

Total Bank Equity Capital

NARRATIVE

Total bank equity capital from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[P0], NULL))

UBPR5369

DESCRIPTION

Loans Held For Sale

NARRATIVE

Loans and leases held for sale from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[P0], NULL))

UBPR5507

DESCRIPTION

Other Intangibles

NARRATIVE

All other identifiable intangible assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5507[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5507[P0], NULL))

UBPR5610

DESCRIPTION

Ineligible Deferred Tax Assets

NARRATIVE

Disallowed deferred tax assets from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5610[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5610[P0], NULL))

UBPR7204

DESCRIPTION

TIER 1 LEVERAGE CAPITAL RATIO

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD7204[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON7204[P0], NULL))

UBPR7205

DESCRIPTION

TOTAL RISK-BASED CAPITAL RATIO

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD7205[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON7205[P0], NULL))

UBPR7206

DESCRIPTION

TIER 1 RISK-BASED CAPITAL RATIO

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD7206[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON7206[P0], NULL))

UBPR7316

DESCRIPTION

Total Liabilities & Capital - annual change

NARRATIVE

The annual change in total liabilities and capital. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA

PCTOF(uc:[UBPRD087](#)[P0],uc:[UBPRD088](#)[P0])

UBPR8274

DESCRIPTION

TIER 1 CAPITAL ALLOWABLE UNDER THE RISK-BASED CAPITAL GUIDELINES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8274[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8274[P0], NULL))

UBPR9999

DESCRIPTION

REPORTING DATE (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB026

DESCRIPTION

Purchased Credit Card Relationships

NARRATIVE

Purchased credit card relationships and nonmortgage servicing assets from Schedule RC-M.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB026[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB026[P0], NULL))

UBPRB529

DESCRIPTION

LOANS AND LEASES, NET OF UNEARNED INCOME AND ALLOWANCE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB529[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB529[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD087

DESCRIPTION

YEARLY CHANGE IN TOTAL ASSETS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPR2170](#)[P0] - uc:[UBPRD088](#)[P0],NULL)

UBPRD088

DESCRIPTION

PRIOR YEAR TOTAL ASSETS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPR2170](#)[-P1Y]

UBPRD334

DESCRIPTION

INSTITUTION NET ELIGIBLE DEFERRED TAX ASSETS**FORMULA**

uc:[UBPR2148](#)[P0] - uc:[UBPR5610](#)[P0]

UBPRD341**DESCRIPTION**

YEARLY CHANGE IN TOTAL EQUITY CAPITAL, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPRD660](#)[P0] - uc:[UBPRD343](#)[P0], NULL)

UBPRD342**DESCRIPTION**

TOTAL EQUITY CAPITAL CALENDAR YEAR AVERAGE

FORMULA

CAVG05X(#uc:[UBPRD660](#))

UBPRD343**DESCRIPTION**

PRIOR YEAR TOTAL EQUITY CAPITAL, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPRD660](#)[-P1Y]

UBPRD469**DESCRIPTION**

SUBORDINATED DEBT AND MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES

FORMULA

uc:[UBPR3200](#)[P0]

UBPRD489**DESCRIPTION**

CONSTRUCTION AND LAND DEVELOPMENT LOANS PLUS SECURED BY NONFARM NONRESIDENTIAL REAL ESTATE PLUS UNSECURED LOANS TO FINANCE REAL ESTATE PLUS OTHER REAL ESTATE OWNED PLUS INVESTMENTS IN REAL ESTATE

FORMULA

uc:[UBPR1415](#)[P0] + uc:[UBPR1480](#)[P0] + uc:[UBPR2746](#)[P0] + uc:[UBPRD672](#)[P0]

UBPRD652**DESCRIPTION**

INSTITUTION OTHER INTANGIBLE ASSETS AMOUNT

FORMULA

uc:[UBPR5507](#)[P0]**UBPRD660**

DESCRIPTION

INSTITUTION EQUITY CAPITAL CONSOLIDATED BASIS

FORMULA

IF(ExistsNonNil(uc:[UBPR3210](#)[P0]),uc:[UBPR3210](#)[P0], NULL)**UBPRD672**

DESCRIPTION

ALL RE OTHER THAN BANK PREMISES OR CONTROLLED

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] +
 cc:RCFD3656[P0],IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] +
 cc:RCON3656[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] +
 cc:RCFD5374[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] +
 cc:RCON5374[P0],NULL))))

UBPRE043

DESCRIPTION

Retained Earnings

NARRATIVE

Net income minus cash dividends declared year to date.

FORMULA

cc:RIAD4340[P0] - uc:[UBPRE625](#)[P0]**UBPRE119**

DESCRIPTION

Net Loans and Leases

NARRATIVE

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on schedule RC.

FORMULA

uc:[UBPRB529](#)[P0] + uc:[UBPR5369](#)[P0]**UBPRE625**

DESCRIPTION

Cash Dividends Declared

NARRATIVE

All cash dividends declared on common and preferred stock year to date.

FORMULA

cc:RIAD4460[P0] + cc:RIAD4470[P0]

UBPRE635

DESCRIPTION

Annual Growth Rate in Total Bank Equity Capital

NARRATIVE

Annual growth rate in total bank equity capital from Schedule RC. The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year.

FORMULA

PCTOF(uc:[UBPRD341](#)[P0],uc:[UBPRD343](#)[P0])

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR8274](#)[P0],null)

UBPRG105

DESCRIPTION

Total Bank Capital and Minority Interests

NARRATIVE

Total equity capital from Schedule RC.

FORMULA

uc:[UBPR3000](#)[P0] + uc:[UBPR3210](#)[P0]